

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Darrell A. McKinney, Sr.  
 Lisa McKinney  
 Debtors

Case No. 12-12400-sr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Jun 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2017.

db/jdb +Darrell A. McKinney, Sr., Lisa McKinney, 5045 N. 17th Street, Philadelphia, PA 19141-1537  
 12699187 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 13142358 Federal National Mortgage Association, (Fannie Mae), creditor c/o Seterus, Inc, PO Box 1047,  
 Hartford, CT 06143-1047  
 12733912 +Michael Schwartz, Esquire, 707 Lakeside Park, Southampton, PA 18966-4020  
 12715830 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
 Attn: Bankruptcy Dept 3F  
 12698455 +Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352  
 12824943 +Seterus, Inc., servicer Federal National Mortgage Assoc, c/o Margaret Gairo,  
 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jun 24 2017 01:05:05 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2017 01:04:40  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 24 2017 01:04:58 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12737248 EDI: BANKAMER2.COM Jun 24 2017 00:58:00 FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102  
 12808142 +EDI: BANKAMER.COM Jun 24 2017 00:58:00 Bank of America, N.A., Bank of America, N.A.,  
 7105 Corporate Drive, Plano, TX 75024-4100  
 12732450 E-mail/Text: bankruptcy@phila.gov Jun 24 2017 01:05:06 City of Philadelphia,  
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,  
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
 12744566 EDI: CAPITALONE.COM Jun 24 2017 00:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 12848090 E-mail/Text: bankruptcy@phila.gov Jun 24 2017 01:05:06  
 City of Philadelphia, Law Department Tax Unit, One Parkway Building,  
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
 12728458 E-mail/Text: bankruptcy.bnc@ditech.com Jun 24 2017 01:04:28 Green Tree Servicing LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 12834216 +EDI: RESURGENT.COM Jun 24 2017 00:58:00 LVNV Funding LLC,  
 c/o Resurgent Capital Services, LP, P O Box 10675, Greenville SC 29603-0675  
 12774370 EDI: PRA.COM Jun 24 2017 00:58:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13065777\* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
 (address filed with court: Green Tree Servicing LLC, PO Box 6154,  
 Rapid City, SD 57709-6154)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 25, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

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Total Noticed: 18

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com  
ANN E. SWARTZ on behalf of Creditor Seterus, Inc. as Servicer for Federal National Mortgage Association ecfmail@mw-c-law.com, ecfmail@mw-c-law.com  
ANN E. SWARTZ on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mw-c-law.com, ecfmail@mw-c-law.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Green Tree Servicing LLC ecfmail@mw-c-law.com  
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
HEATHER STACEY RILOFF on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc heather@mvrlaw.com, Michelle@mvrlaw.com  
JENIECE D. DAVIS on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc Jeniece@MVRLAW.COM, bonnie@mvrlaw.com  
JEROME B. BLANK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com  
KEVIN T MCQUAIL on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP ecfmail@mw-c-law.com  
MARISA MYERS COHEN on behalf of Creditor Federal National Mortgage Association, mcohen@mw-c-law.com  
MARTHA E. VON ROSENSTIEL on behalf of Creditor Federal National Mortgage Association ("Fannie Mae"), creditor, c/o Seterus, Inc. marty@mvrlaw.com, erin@mvrlaw.com  
MATTEO SAMUEL WEINER on behalf of Creditor Green Tree Servicing LLC bkggroup@kmlawgroup.com  
MATTHEW GREGORY BRUSHWOOD on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com  
MICHAEL SETH SCHWARTZ on behalf of Joint Debtor Lisa McKinney msbankruptcy@verizon.net  
MICHAEL SETH SCHWARTZ on behalf of Debtor Darrell A. McKinney, Sr. msbankruptcy@verizon.net  
PAUL WILLIAM CRESSMAN on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com  
PETER J. ASHCROFT on behalf of Creditor Green Tree Servicing LLC pashcroft@bernsteinlaw.com, pghecf@bernsteinlaw.com/pashcroft@ecf.courtdrive.com/ckutch@ecf.courtdrive.com/cabbott@ecf.courtdrive.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD CRAIG on behalf of Creditor Credit Acceptance Corporation mortonlaw.bccraig@verizon.net, mhazlett@mortoncraig.com/mortoncraigecf@gmail.com

TOTAL: 20

**Information to identify the case:**

Debtor 1	<b>Darrell A. McKinney Sr.</b>	Social Security number or ITIN	<b>xxx-xx-2084</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Lisa McKinney</b>	Social Security number or ITIN	<b>xxx-xx-4397</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>12-12400-sr</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Darrell A. McKinney Sr.

Lisa McKinney

6/22/17**By the court:** Stephen Raslavich  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**